

Form definmgt

**UNITED STATES BANKRUPTCY COURT**  
*Northern District of Illinois*  
*Eastern Division*  
*219 S Dearborn*  
*7th Floor*  
*Chicago, IL 60604*

---

**In Re:**

Sigmund Jake Chavis  
449 W Aldine Avenue  
Apt 1  
Chicago, IL 60657  
SSN: xxx-xx-5785 EIN: N.A.

Case No. : 09-33560  
Chapter : 7  
Judge : Pamela S. Hollis

Harriet Lee Chavis  
449 W Aldine Avenue  
Apt 1  
Chicago, IL 60657  
SSN: xxx-xx-1044 EIN: N.A.

---

**NOTICE TO INDIVIDUAL DEBTORS IN CHAPTER 7 CASES OF  
REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

Unless otherwise ordered by the Court, you must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. §§ 727). Pursuant to Interim Bankruptcy Rule 1007(b)(7), you must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §§ 111. If a joint petition was filed, each spouse must complete and file a separate certification. Please attach the certificate you received from the approved personal financial management counselor to Official Form 23. As an alternative, you can include the certificate number on Official Form 23.

You must file Official Form 23 within 45 days after the first date set for the meeting of creditors under §§ 341. If you do not file Official Form 23, your case will be closed without a discharge. You will still be liable for the debts you owed before filing. If you subsequently file a Motion to Reopen, you must pay the reopening fee.

If you have any questions, please call Maurice Jerdine 312-435-6866 or  
maurice\_jerdine@ilnb.uscourts.gov.

FOR THE COURT

Dated: October 19, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court



B23 (Official Form 23) (12/08)

**United States Bankruptcy Court**  
Northern District of Illinois

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
Chapter \_\_\_\_\_

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE  
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which §§ 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

- ☐ I, \_\_\_\_\_ (Printed Name of Debtor), the debtor in the above-styled case, hereby certify that on \_\_\_\_\_ (Date), I completed an instructional course in personal financial management provided by \_\_\_\_\_ (Name of Provider), an approved personal financial management provider.

**Certificate No. (if any):** \_\_\_\_\_.

- ☐ I, \_\_\_\_\_ (Printed Name of Debtor), the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:
- ☐ Incapacity or disability, as defined in 11 U.S.C. §§ 109(h);
  - ☐ Active military duty in a military combat zone; or
  - ☐ Residence in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: \_\_\_\_\_

Date: \_\_\_\_\_

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under §§ 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §§ 1141(d)(5)(B) or §§ 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)